

**UNITED STATES BANKRUPTCY COURT
Northern District of California (Oakland)**

In re: Sheryl Kae Sullivan aka Sherry Sullivan 5100 Vista Grande Dr. #528 Antioch, CA 94531	Case Number: 10-46962 RLE 7 Chapter: 7
Debtor(s)	
Debtor/Joint Debtor Social Security Number(s): xxx-xx-5044	

DISCHARGE OF DEBTOR AND FINAL DECREE

It appearing that the debtor(s) is/are entitled to a discharge, **IT IS ORDERED:**
The debtor(s) is/are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

It further appears that the trustee, Paul Mansdorf in the above-entitled case has filed a report of no distribution and said Trustee has performed all other and further duties required in the administration of said estate; accordingly, it is hereby

ORDERED that the chapter 7 case of the above-named debtor is closed; that the Trustee is discharged and relieved of said trust.

Dated: 9/28/10

By the Court:

Roger L. Efremsky
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

Doc # 13

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a discharged debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* A creditor who violates this order can be required to pay damages and attorney's fees to the debtor. [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the discharged the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (applies to cases filed on or after 10/17/2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (applies to cases filed on or after 10/17/2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

CERTIFICATE OF NOTICE

District/off: 0971-4
Case: 10-46962

User: admin
Form ID: ODSC7fi

Page 1 of 1
Total Noticed: 29

Date Rcvd: Sep 29, 2010

The following entities were noticed by first class mail on Oct 01, 2010.

db +Sheryl Kae Sullivan, 5100 Vista Grande Dr. #528, Antioch, CA 94531-8534
smg CA Employment Development Dept., Bankruptcy Group MIC 92E, P.O. Box 826880,
Sacramento, CA 94280-0001
smg +Labor Commissioner, 1515 Clay St., Room 801, Oakland, CA 94612-1463
smg +State Board of Equalization, Collection Dept., P.O. Box 942879, Sacramento, CA 94279-0001
11020279 +AFNI Bloom, 404 Brock Drive, PO Box 3097, Bloomington, IL 61702-3097
11020280 +Allied Interstate Inc., for GE, 3000 Corporate Exchange Dr., Columbus, OH 43231-7689
11020286 +Gone Collections, P.O. Box 1571, Modesto, CA 95353-1571
11020293 +NCO Financial Systems, Inc., for AAA, P.O. Box 15240, Wilmington, DE 19850-5240
11020294 +Pentagroup Financial, LLC, P.O. Box 742209, Houston, TX 77274-2209
11020295 +Pinnacle Finance, 7825 Washington Avenue Ste #310, Minneapolis, MN 55439-2424
11020296 +RJM Collections, for Levitz, P.O. Box 18013, Hauppauge, NY 11788-8813
11020297 +Sears, P.O. Box 6286, Sioux Falls, SD 57117-6286
11020298 +Simms and Associates, for Citi Bank, 800 Pencader Drive, Newark, DE 19702-3354
11020300 +T Mobile, 7575 Corporate Way, Eden Prairie, MN 55344-2022
11020302 +Wachovia, P.O. Box 25341, Santa Ana, CA 92799-5341

The following entities were noticed by electronic transmission on Sep 30, 2010.

smg EDI: CALTAX.COM Sep 29 2010 23:53:00 CA Franchise Tax Board,
Special Procedures Bankruptcy Unit, P.O. Box 2952, Sacramento, CA 95812-2952
11020282 +EDI: CITICORP.COM Sep 29 2010 23:53:00 AT&T Universal Card, P.O. Box 6940,
The Lakes, NV 88901-6940
11020281 +EDI: ACCE.COM Sep 29 2010 23:53:00 Asset Acceptance LLC, for Bank of America,
P.O. Box 2036, Warren, MI 48090-2036
11020283 +EDI: BCTN.COM Sep 29 2010 23:53:00 Bureau of Collection Recovery, for AT&T,
7575 Corporate Way, Eden Prairie, MN 55344-2022
11020284 +EDI: CALTAX.COM Sep 29 2010 23:53:00 Franchise Tax Board, Special Procedures,
P.O. Box 2952, Sacramento, CA 95812-2952
11020285 +EDI: RMSC.COM Sep 29 2010 23:53:00 GE Money Bank, P.O. Box 960061, Orlando, FL 32896-0061
11020287 EDI: HFC.COM Sep 29 2010 23:53:00 HSBC, PO Box 60102, City of Industry, CA 91716-0102
11020288 EDI: IRS.COM Sep 29 2010 23:53:00 Internal Revenue Service, Insolvency Section,
1301 Clay St. #1400S, Oakland, CA 94612
11020289 EDI: IRS.COM Sep 29 2010 23:53:00 Internal Revenue Service, P.O. Box 21126,
Philadelphia, PA 19114
11020290 EDI: IRS.COM Sep 29 2010 23:53:00 Internal Revenue Service, Service Center,
Fresno, CA 93888
11020291 +EDI: RMSC.COM Sep 29 2010 23:53:00 JC Penney, P.O. Box 960090, Orlando, FL 32896-0090
11020292 +EDI: RMSC.COM Sep 29 2010 23:53:00 Lowes, P.O. Box 530914, Atlanta, GA 30353-0914
11020299 +EDI: AISTMBL.COM Sep 29 2010 23:53:00 T Mobile, PO Box 51843, Los Angeles, CA 90051-6143
11020301 +EDI: URSI.COM Sep 29 2010 23:53:00 United Recoery Systems, for HSBC, 5800 N Course Dr,
Houston, TX 77072-1613

TOTAL: 14

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 01, 2010

Signature:

